

desk of

Roger Smith

Executive Vice President.

Director of Agencies

"Let us open up our natures, throw wide the doors of our hearts and let in the sunshine of good will and kindness."

— O.S. Marden

Giving Makes AIL Unique

After hearing what Arkadi Nulman had to say about his success with American Income, it's no wonder he was our company's top personal producer last month.

"It's all about helping people put things in perspective and helping them help their families. Really, it's just listening to your heart."

"... Listening to your heart." What a fabulous comment! Certainly, I couldn't have said it better myself. That's why I'm going to use Arkadi's comment and expand on it.

Over the past several months, we have discussed winning, vision, persistency, optimism and teamwork on this page. Those are all important aspects of our personal and company success. But nothing takes precedence over giving. It's what our policyholders have come to expect and one of the reasons they have chosen AlL over a multitude of other companies. Without compassion, American Income is just another company.

Kindness is the reason we ask each prospect for at least one can of food – whether they chose to become a client or not. It's the reason we proudly display our community involvement in this forum each month (Page 22). It's the reason why AIL and our representatives have given hundreds of thousands of dollars in monetary donations, tens of thousands of dollars in goods and hundreds of thousands of hours walking picket lines, manning phone banks and many other volunteer activities.

Our opportunity at AlL is unique. Think of it this way: Every time you sell a family a policy, you are giving that family a future; a chance to continue on if something should happen to the breadwinner. In this fast-paced business environment, many organizations are more worried about their bottom line than listening to their heart. AlL cares about the bottom line, too. But we feel empathy is the way to make ends meet. It's one of the reasons I'm here and one of the reasons you should be excited about your decision to experience the AlL opportunity.

So, to Arkadi, thanks for the thought-provoking words; to all of our top producers, thanks for another record month; and to all of our representatives, thanks for listening to your heart.

Continuing the legacy, carrying the torch.

Dates to Remember

Sept. 28 (Thursday), 2000
Business must be received in Waco to count for September production.

Oct. 5-7 (Thursday-Saturday), 2000 Leadership Development Seminar in Waco, TX.

Company Quality Averages — September

Net to Gross: 73% Persistency: 72.73%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

ailins.com

The AIL website is available for use as an Agent training and information tool. It provides information from product knowledge and bonus requirements to the company history and job opportunities. Continue visiting the site to see what AIL adds next.

Agent Milestones

Congratulations, James Dattilo, on your milestone of \$101,978 inforce.

Cruisin' With Tim Cruise



Tim Cruise, of Downer's Grove, iL, is on pace to shatter the American Income Life Individual Producer record set by Brian Traboulay last year,

Tim was born in Coming, IA, and was an all-state middle linebacker on the football team. He attended and graduated from Luther College with a BA in biology. While continuing his studies at the

University of Alaska he was employed on the Alaskan pipeline. He began his career with AIL in 1994. In 1997 he met and married his wife, Monique, a native of Costa Rica.

"Tim is and has always been a competitive person, having been the Agent of the Year in Chicago in 1998 and 1999," Tim's SGA, Scott Smith, said. "He is very giving to newer agents and often field rides with them. He is a universal favorite in this office."

Through August, Cruise's Net ALP of \$156,790 is \$64,578 behind Traboulay's record. Because of this, AlL has instituted a Cruise Watch for the remainder of the year in anticipation of his breaking of Traboulay's record.

d	Cruise Watc	
Number to beat	\$221,368	Cruise must average
YTD Net ALP	\$156,790	\$16,145 in the final
Difference	\$64,578	four months of the
Last month	\$14,247	Traboulay's record.

Join on in cheering 'Tim on!

Founder's Club Outstanding Producers

August

Agent	SGA	Timas Qualified	Inial Net ALP	N/G*	Persistency
Brian Traboulay	Altig-Altig	12	\$57,199	95	89.32
Kelly McDonald	Jatoft-Foti	6	44,171	77	82,59
Alan Becker	Larry Geneser	3	52,768	87	96.34
Wesley Bangs	Altig-Altig	2	57,538	85	79.83
Vito Pecoraro	Eric Giglione	2	54,974	83	84.41
Edward Farley	Marc Zipper	2	42,926	83	81.45
Preeti Sahgal	Joshua Chalom	1	51,604	90	91.81
Stacey Wall	Eric Giglione	100	50,750	86	84.95
Christian Novacek	Marc Zipper	1	46,372	87	77.56
Danny Mayorga	Tom Williams	1	44,347	86	82.50
William Cook	Cohen-Rutt	1	44,003	88	89.75
Donald Spence	Ramin Kouladji	1	39,830	85	81.66

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Promoted To Supervising Agent

Carolyn Baker

Kevin Pawlowski

Calixto Armas Marc Zipper Plorida

Brian Delatte Bill Boyle Louisiana

Suzanne Kelly Rick Airig Wisconsin

Jason Miller William Jennings Colorado

Rick Alrie Minnesota Don Goodwin

> Tereas Robert Knackstedt Scott Smith Illineis

Ixchel Pirlo Marc Morton West Virginia Tod Brown Mark Hancock Indiana

Hugh Hord Chairmober Laford Nebraska

Michaela Landry lason Lilly Rick Altig Rick Ahig Ontario North Carolina Stacey Raffone

Dale Rickard Cohen-Rutt California

Mark Brunetto

Eric Giglione

New Jessey

John Jaques

Contario

Inthua Chalom

William Burdey Enc Giglione New Jersey

Gordon lensen Christopher Lafond

Matthew Lowney Rick Altig North Carolina Yvonne Schut Rick Altig

Ostario

Forrest Cannon David Hausman Georgia

Nita Kao Rick Altie North Carolina

Dwane Massenburg Billy Faulkner Virginia

David Toll Michael Lavin Pennsylvania

Promoted To General Agent

Wesley Bangs Rick Alrig Minnesota

Kelly Kellogg Rick Altig Теплемое

Frank Perez Scott Smith Illinois

Scott Shirk Dennis Ishler Pennsylvania

Maria Bellajaro Rick Altig Hawaii

Charles Lindner Cohen-Rutt

Melissa Perry 4 William Jenning Colorado

California

Sherry Smith 4 Rick Alrig Tentressee

Gregory Engrav Rick Altig

Pat Shehan

Connecticut

Andre McGuire Rick Altig Washington.

> Dan Phillips 4. William Jennings Colorado

Michael Thomas Robert Smith Oklahoma

Haunani Gilpatrick V Bruce Gilgarrick

Sandra Miller Rick Altin South Carolina

Oregon

Lena Ramirez Cohen-Rutt California

Lori Trudeaux William Jennings Colorado

Matthew Green Eric Giglione

Ralph Navarro Tom Williams Horida.

New Jency

Ronald Raphael Cohen-Rutz California

Stanley Webb. Rick Altig Теппенесе

Kurt Johnson 1 Rick Akig

Hermail

Ionathan Odom

Dan Rubio Alabama

Jeffery Rike 1 Kevin Pawlowski Texas

Promoted To Master General Agent

Wendell Bangs Rick Altig Minneasta

Paul Hardy Rick Altig Howait

Lance Brown Larry Generatio Missouri

Victor Jones Surace-Surace Ohio

Clifford Carroll Cohen-Histman

Arizona Bradley Kincaid 8 Rick Altig

Rick Choptaik Rick Altig o Alberta

Richard Modica, Rick Altig 9/1/00 Virginin

Lois Ellingson Rick Alvig Minnesora"

Stanley Noeris Dennis Ishler Pennsylvanja 136A

Steven Engray Rick Altig

Minnesota Kimberley Veillon

Rick Altig Washington

Promoted To Regional General Agent

Linda Bauknecht-Hicks Tyrone Conard Rick Altig Surace-Surace

Washington

John DeRosier Rick Altig Minnesota

Hereii

Hurst Kopp Rick Altig Washington

Rory Lee Rick Altig Brian Traboulay Rick Alrig British Columbia

Promoted To State General Agent

Guy Rouelle Vermont

"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

- Roger Smith

Top Individual Producers



Arkadi Nulman

Kansas City, MO

"It's all about helping people put things in perspective and helping them help their families. Really, it's just listening to your heart."



Rick Willer

Walnut Creek, CA

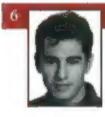
Robert Hall Altamonte Springs, FL



Wesley Bangs Nashville, TN



Paul Anderson Kansas City, MO



Austin, TX

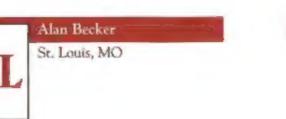
Ramin Maghsoud



William Cook Los Angeles, CA



Vito Pecoraro Edison, NJ





Larry Adebesin

Gaithersburg, MD

*	-	Net ALP \$33,921	Year 1998	Month June		
Nas	te .	Net ALP	Pers	N/G*	MGA	SGA
1. Arkadi Nu	man	\$23,891	90.03	85	Vlad Basov	Larry Geneser
2. Rick Wille	r	16,797		100	Kelly McDonald	Jatotl-Foti
3. Robert Ha		16,700	1 3	96	Ed Orell	Marc Zipper
4. Wesley Ba		16,667	79.83	85	Stacle Williams	Rick Altig
5. Paul Ande		15,445		1 61	Viad Basov	Larry Geneser
6. Ramin Ma		15,414	84.72	87	- 19 55 1	Larry Kudlacek
7. William C		15,140	30	88		Cohen-Rutt
8. Vito Pecor	aro	15,119	84.41	83	Stephen Liberto	Eric Giglione
9. Alan Beck	er	14,974	96,34	87	Yaroslav Bilman	Larry Geneser
10. Larry Adel	iesin 💮 🔻 🖖	14,674	-	85	David Ragland	Matt Blumert
11, Preeti Sah	al	14,513	91.81	90	9	Joshua Chalom
12. Frauline M		14,456	74.06	79		Anne O'Driscoll
13. Dennis Ma		14,394	- 337	100	Ryan Whitley	Larry Geneser
14. Alex Chen	Side of the same	14,350	85.15	90	Norman Lew	Jatoft-Foti
15. Timothy Co	ruise	14,247	75.07	80	Andy Zomaya	Scott Smith
16. Frank Pere		14,133	400 J	84	Andy Zomaya	Scott Smith
17. Danny May	orga	13,968	82.50	86	Nicholas Nitkowski	Tom Williams
18. Innocent C		13,771		93	David Ragland	Matt Blumert
19. Robert Sch	midt	13,769		86	James Dovin	Surace-Surace
20. Larry Malit		13,708	82.04	84	Larry Malitz	Pat Shehan
21. Stacey Wa		13,681	84.95	86	David Brister	Eric Giglione
22. Dean Beau		13,678	201/40	, 98	Ryan Whitley	Larry Geneser
23. Arthur Can		13,480	100.00	86	Erik Graham	Cohen-Rutt
24. Brian Skan		13,249	4537	95	Kelly McDonald	Jatoft-Foti
25. Francisco		12,983	No.	92		Matt Blumert
26. Gleb Ostro	vsky	12,971	81.58	89		Justin A. Jones
27. Alice Shen	Yallande	12,837	10000	88	-	Cohen-Rutt
28. Shamaria I	lunter	12,623	-	88	Ryan Whitley	Larry Geneser
29. Robert Kna	ckstedt	12,544		486		Scott Smith
30. Chris Witte	inbach	12,498	B1.45	- 88	Chris Wittenbach	Justin A. Jones
31. Barbara M	usto	12,486	94,16	94	David Brister	Eric Giglione
32. Tiffany Fiel	ds	12,286	-0051	100	Brian Schaefer	Greg Partee
33. Clay Whee	ler .	12,247	20000	87	Dan Stevens	Larry Geneser
34. Kathleen C	arpenter	12,228	79.96	76	100000	Surace-Surace
35. Anthony In	grassia	12,212	-	89	Yaroslav Bitman	Larry Geneser
36. Robert Dur		12,171	All Table	87	Robert Dunn	Rick Mansfield
37. Andre McG		12,012	80.73	79	Wilbur Smith	Rick Altig
38. Tony Sutto		11,893	82.37	92	Tony Sutton	Larry Geneser
39. Darrell Ball		11,852	88.53	93	Doreen Ryan-Foti	Jatoft-Foti
40, Carolyn Ba		11,832	-	84	Gary Williams	Rick Altig
41. Jackie-Ann	Daly	11,667		87	Rory Lee	Rick Altig
42. Jack Seitz		11,635	80.32	85	M	Hancock-Boles
43. Matthew F		11,510	10000	84	A-MERITAN TO	Zeidner-Gowan
44. James Dat		11,491	. B3.32	85	Ed Orell	Marc Zipper
45. Benjamin I	/lancillas	11,444	74.45	85	21)	Danny VanHouten
46. Patrick Co.		11,422	94.80	93	762873	Bruce Gilpatrick
47. Steven Edg	10)1	11,414	82,32	81	1.37.5.	, Michael Busico
48, Vladimir O	pra	11,241	81.65	78	Viad Basov	Larry Geneser
49. Peter Nikol	ov	11,217	80.05	97	Stephen Ross	Steve Friedlander
50. Warren De	vries	11,209		82	Robert Oison	Scott Smith

A Brian Traboutay	Net ALP \$221,368	Year 1999			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$156,790	75.07	80	Andy Zomaya	Scott Smith
2. Arkadi Nulman	126,125	90.03	85	Vlad Basov	Larry Geneser
3. James Dattilo	117,207	83.32	85	Ed Orell	Marc Zipper
4. Steven Polederos	106,839	89.90	85		Zeidner-Cowan
5. Wesley Bangs	105,397	79.83	85	Stacie Williams	Rick Altig
6. Brian Traboulay	102,051	89.32	95	Brian Traboulay	Rick Altig
7. Alan Becker	96,915	96.34	87	Yaroslav Bilman	Larry Geneser
8. Ramin Maghsoud	93,441	84.72	87	10.7	Larry Kudlacek
9. Vito Pecorare	89,833	₩ 84.41	83	Stephen Liberto 3	Eric Giglione
10. Kelly McDonald	88,374	82.59	77	Kelly McDonald 🥜 🗀	Jatoft-Foti
11. Alex Chen	87,538	85.15	90	Norman Lew	Jatoft-Foti
12. Frauline McGuire	87,234	74.06	79	J	Anne O'Driscoli
13. Gleb Ostrovsky	84,313	81.58	89		Justin A, Jones
14. Angeles Ordas	83,384	83.96	86	10 10 3 1	Michael Busico
15. Stacey Wall	81,761	84.95	86	David Brister	Erlc Giglione
16. Jack Seitz	80,200	80.32	65	4	Hancock-Boles
17. J. Saul Quiroz	77,599	82.26	73	J. Saul Quiroz	Michael Busico
18: Lawrence Hauck	77,440	72.81	87	Lawrence Hauck	Steve Friedlander
19. Darrell Ballard	76,760	88.53	93	Doreen Ryan-Foti	Jatoft-Foti
20. Kurt Johnson	76,113	86.79	92	Rory Lee	Rick Altig
21. Roland Parker	74,677	94 30	79	Nicholas Nitkowski	Tom Williams
22. Vladimir Opra	74,380	81.65	78	Viad Basov	Larry Geneser
23. Paul Anderson	74,069	854	/ 81	Vlad Basov	Larry Geneser
24. Peter Nikolov	73,917	80.05	97	Stephen Ross	Steve Friedlander
25. Chris Wittenbach	73,763	81.45	88	Chris Wittenbach	Justin A. Jones
26. Larry Malitz	73,597	82.04	84	Larry Malitz	Pat Shehan
27. James Peate	73,256	75.12	83	Ed Orell	Marc Zipper
28. Nickolay Gusev	73,029	74.10	. 81	Viad Basov	Larry Genesar
29" Scott Remmey	72,712	78.64	89	Jeffrey Dinocento	Eric Giglione
30. Edward Farley	.72,692	81.45	83	Ed Orell	Marc Zipper
31: Paul Lund	72,040	76.80	83	Robert Olson	Scott Smith
32, Raymond Lau	71,843	86.70	85	Roger Fung	Rick Altig
33. Frank Perez	71,605	76.13	84	Andy Zomaya	Scott Smith
34. Danny Mayorga	71,181	82.50	86	Nicholas Nitkowski	Tom Williams
35. Joan Badzik	70,891	80.97	84	Ted Schilling	William Jennings
36. Mark Bleier	70,529	1 88.47	92	A. Carrier	Gary Bleier
37. Stephen Ross	70,151	83.73	89	Stephen Ross	Steve Friedlander
38. Lance Brown	70,095	80.32	83	Lance Brown	Larry Geneser
39. Albert DiMarco	69,936	78.69	80	Albert DiMarco	Rick Altig
40. David Thornton	69,449	94,77	97	David Thornton	Cohen-Rutt
41. Christian Novacek	68,995	77,56	87	Ed Orell	Marc Zipper
42. Michael O'Rourke	68,817	86.49	87	Ryan Whitley	Larry Geneser
43. Benjamin Mancellas	68,656	74.45	785	1130	Danny VanHouten
44. Russell Morris	68,445	68.17	89	Russell Morris	Marc Zipper
45. Thomas Favata	68,387	79.18	76-	and the party	Michael Lavin
46. Rebecca Francis	67,665	93.74	94	Joseph Nosse	Surace-Surace
47. Scott Sonnenberg	67,434	72.91	83	Ryan Whitley	Larry Geneser
481 Andrew Kay	67,310	90.80	95	Brian Traboulay	Rick Altig
49. Kouassi Applah	66,859	84.02	88	Roger Fung	Rick Altig
50. Tony Sutton	66,631	82.37	92	Tony Sutton	Larry Geneser

*percentage of net to gross

AIL in the Community



George Farethold visits with Vice President and Presidential honeful Al Gore.



Richard Butt, left, and David Cohen, right, look on as David Iriya signs his SBA contract.





SGA Pat Shehan, right, chats with John Oison, second from right, President at AFC-CIO of Connecticut, Sen. Chris Dodd, B-CT, center, and three winners of the AFL-CIO scholarship.



All Executive Vice President Roger Smith presents a refund check for \$500,000 to AFGE Regional Vice President Roy Flores as All Vice President, Director of Marketing Paul Straubel looks on.



Jatoft-Foti PR Director Chuck Hill. Business Manager Don Doser and State Director John Jatoft, signing Operating Engineers Local Union No. 3.



Richard Rutt, right and David Cohen, left. congratulate GA Bill Cook on qualifying for the Founders' Club.



750+

SGA Agent Paul Anderson Larry Geneser Wesley Bangs Rick Altio Alan Becker Larry Geneser Alex Chen Jatoft-Foli Bill Cook Cohen-Rutt Timothy Cruise Scott Smith Robert Hall Marc Zipper Ramin Maghsoud Larry Kudlacek Arkadi Nulman Larry Geneser Gleb Ostrovsky Justin A. Jones Vilo Pecoraro Eric Giglione Stacey Wall Eric Giglione Rick Willer Jatoft-Foli

600 +

Agent	MUM
Larry Adebesin	Matt Blumert
Darrell Ballard	Jatoft-Foti
Dean Beaucage	Larry Geneser
Kathleen Carpenter	Surace-Surace
Arthur Carter	Cohen-Rutt
James Daltilo	Marc Zipper
Robert Dunn	Rick Mansfield
Tiflany Fleids	Gregory Partee
Nickolay Gusev	Larry Geneser
Shamarla Hunter	Larry Geneser
Anthony Ingrassia	Larry Geneser
Kurt Johnson	Rick Altig
Robert Knackstedt	Scott Smith
Dennis Mahone	Larry Geneser
Larry Malitz	Patrick Shehan
Danny Mayorga	Tom Williams
KeRy McDonald	Jatoft-Foti
Andre McGuire	Rick Altig
Frauline McGuire	Anne O'Driscoll
Barbara Musto	Eric Giglione
Peter Nikolov	Steve Friedlande
Innocent Okeke	Matt Blumert
Vladimir Opra	Larry Geneser
Frank Perez	Scott Smith
Francisco Ponce	Matt Blumert

Preeti Sahgal Robert Schmidt Jack Seitz Alice Shen Brian Skarg Clay Wheeler Chris Willenbach

Michael Soosoo

Joshua Chalom Surace-Surace Hancock-Boles Cohen-Ruft Jatoft-Foti Larry Geneser Justin A. Jones

500+

ĸ	ADMIN.	SHA
S	usan Almond	Marc Morton
H	leather Bahre	Larry Geneser
0	arolyn Baker	Rick Altig
D	lavid Bannister	Eric Giglione
L	orena Barriere	Cohen-Rutt
C	louglas Bevis	Scott Smith
B	emetria Bryant	Larry Geneser
B	avid Cocuzza	Eric Giglione
C	harles Cooper	Marc Zipper
P	atrick Coughlin	Bruce Gilpatrick
D	Janiel Crocetti	Scott Smith
R	lay Crum	Larry Geneser
J	ackie-Ann Daly	Rick Altig
¥	Varren DeVries	Scott Smith
S	teven Edgell	Michael Busico
k	latthew Fair	Zeldner-Cowan
3	enna Gaul	Rick Altig
H	launani Gilpatrick	Bruce Gilpatrick
¥	evola Green	Rick Altig
C	Christine Hartman	Cohen-Hartman
J	oe Hathorne	Scott Smith
B	larry Kushner	Joshua Chalom
	laymond Lau	Rick Altig
P	aoi Lund	Scott Smith
	ienjamin Mancillas	Danny Van Houten
h	dichael Martin	Eric Giglione
	oseph McArdle	Larry Geneser
-	dichael Mevissen	Marc Zipper
-	lussell Morris	Marc Zipper
-	thristian Novacek	Marc Zipper
C	thad Roehrs	Larry Geneser
	larren Rohr	Larry Geneser
j	ames Salyers	Hancock-Boles

Zeidner-Cowan

John Strong Tony Sulton Tenise Tucker George Vrban

Agent

Robert Aks

Mark Bevis

Mark Bleier

Timothy Clark

Baldev Dabhia

Errol Doerr

Paul Dorman

Edward Farley

William Feaster

Thomas Gilbert

Joseph Habeab

David Jackson

Andraw Kay

Alexis Lebland

Lorenzo Llovd

Angeles Ordas Richard Ramirez

Scott Remmey

Vance Rountres

James Schneider

Scott Sonnanberg

Donald Spance Arthur Stallings

David Sumabat

Michael Thomas

David Thornton

Brian Traboulay

Teresa Zanowick

Larry Wright

Nell Zeiglet

Jose Sanchez

Jamie Sides

Dwane Massenburg

Kelly Mack

Steven Jakubczak

Daniel Griffin

Rodolfo Arruelo

Kevin Pawlowski Larry Geneser Surace-Surace Marc Zipper

400+

SEA

Larry Geneser Cohen-Rutt Cohen-Rutt **Gary Bleier** Surace-Surace Hancock-Boles Rick Altio Eric Giglione Marc Zipper Home Office (TX) Rick Altio William Boyle William Daving Zeidner-Cowan Scott Smith Rick Altio Ramin Kouladji Justin A. Jones Marc Zipger Charles Faulkner Michael Busico Marc Zipper Eric Giglione Marc Zipper Scott Smith Robert Glover Larry Geneser Larry Geneser Ramin Kouladil Jatoft-Foti = Rick Altig Scott Smith Cohen-Rutt Rick Altin George Farenthold Cohen-Hartman Dennis Ishler

Top Supervising Agents



1. Vladimir Opra

Kansas City, MO



2. Scott Geisel Bridgeville, PA



3. Barbara Bomer Royalton, OH

August Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$20,112 -	\$26,320		84	4	Vlad Basov	Larry Geneser
2. Scott Gaisel	14,945	18,033	150	91	5	Todd Hollman	Lisa D'Amico
3. Barbara Borner	14,847	18,554	1000	84	3	Eric Schott	Surace-Surace
4. Mathew Hart	14,788	17,854	84.72	80	5		Gary Bleier
6. Gregory Engrav	12,953	21,413		82	4	Gary Williams	Rick Altig

YTD Production

All Time Record to Beat

Month: \$234,648 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$56,474 -	\$114,517	The same	84	4	Vlad Basov	Larry Geneser
2. Mathew Hart	48,810	64,640	84.72	80	5	J. S. Services	Gary Bleier
3, Barbara Bomer	42,038	71,786	470	84	3	Eric Schott	Surace-Surace
Wesley Bangs	33,851	137.686	75.71	85	2	Stacie Williams	Rick Altig
5. Kane Ali	29,214	71 242		83	3	Thomas Foley	David Hausman

Top General Agents



1. Michael O' Rourke

St. Louis, MO

4. James Peate

Altamonte Springs, FL



3. Alan Becker

St. Louis, MO



2. Scott Sonnenberg St. Louis, MO



5. Christian Novacek

Altamonte Springs, FL

August Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael O'Rourke	\$50.470	\$57,346	73.84	83	5	Ryan Whitley	Larry Geneser
2. Scott Sonnenberg	50,179	60,143	77.11	83	7	Ryan Whitley	Larry Geneser
3. Alan Becker	49,595	64,589	85,55	86	7	Yaroslav Bitman	Larry Geneser
4. James Peate	33,853	47,309	77.06	83	5	Ed Orell	Marc Zipper
5. Christian Novacek	30,880	38,962	79,38	86	5	Ed Orell	Marc Zipper
6. Wendell Bangs	30,076	33,698	74.17	80	2	Stacie Williams	Rick Aitig
7. David Iriye	28,769	32,894	2000	92	5	1	Cohen-Rutt
8. Ralph Navarro	28,435	30,649	80 86	83	6	Nicholas Nitkowski	Tom Williams
9. Gay Deitch	20,561	20,561	84.09	86	4	300	Dennis Ishler
10. Steve Polederos	20,559	22,298	90,24	86	2		Zeidner-Cowan

YTD Production

All Time Record to Beat

Month: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peale	\$248,028	\$366,976	77.06	83	5	Ed Orell	Marc Zipper
2. Scott Sonnenberg	206,272	268,385	77.11	83	7	Ryan Whitley	Larry Geneser
3. Wendell Bangs	179,196	238,106	74.17	80	2	Stacie Williams	Alck Altig
4. Christian Novacek	153,581	220,463	79.38	86	- 5	Ed Orell	Marc Zipper
5. Alan Becker	144,842	241,756	85,55	86	7	Yaroslav Bitman	Larry Geneser
6, Michael O'Rourke	136,395	205,211	73.84	83	5	Ryan Whitley	Larry Geneser
7. Cecile Remington	124,285	126,447		76	3	1	Ramin Kouladji
8. Gay Derich	107,866	129,041	84.09	86	4		Dennis (shler
9 Barry Kushner	102,651	147.869	79.16	78	- 5	300 3	Joshua Chalom
10. Paul Lund	92,104	136,140	86.33	88	3	Robert Olson	Scott Smith



1. Edward Orell

Altamonte Springs, FL



2. Ryan Whitley

St. Louis, MO



3. Vlad Basov

Kansas City, MO



4. Yaroslav Bitman

St. Louis, MO



5. Robert Olson

Somonauk, IL



6. Christine Hartman

Phoenix, AZ



7. Nicholas Nitkowski

Ft. Lauderdale, FL.



8. Erik Graham

Los Angeles, CA



9. David Brister

Edison, NJ



10. Rita Bailey

Washington, DC

August Production

All Time Record to Beat

Month: \$208,884 Net ALP Edward Orell

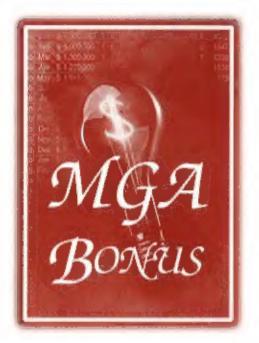
Name	1st Yr. Agent	Net ALP	Pers	NG	Mist Yr. Agents	SGA
1. Edward Orell	\$139,053	\$186,146	75.63	79	5	Marc Zipper
2. Ryan Whitley	113,970	146,663	73.94	81	14	Larry Geneser
3. Vlad Basov	65,671	89,562	82 93	82	10	Larry Geneser
4. Yaroslav Bitman	60,568	78,761	85.92	86	8	Larry Geneser
5. Robert Olson	55,950	67,917	77.34	81.	10	Scott Smith
6. Christine Hartman	48,960	74,600	76.89	85	9	Cohen-Hartman
7. Nicholas Nitkowski	47,750	54,003	80.08	82	12	Tom Williams
8. Erik Graham	47,016	87,689	89.06	86	15	Cohen-Rutt
9. David Brister	43,079	63,125	77.55	82	8	Eric Giglione
10. Rita Bailey	40,936	55,548	25/6	74	24	Charles Scott
11. Doreen Ryan-Foti	38,974	68,951	73.10	82	10	Jatoft-Foti
12. Michael Knapick	38,782	86,412	77.19	80	8	Scott Smith
13. Gary Williams	37,224	63,723	80.05	78	14	Rick Altig
14. Michael Pritchett	36,380	37,884	75.63	82	8	Larry Geneser
15. Lee Conti	36,380	43,617	77.61	86	10	Cohen-Rutt
16. David Ragland	34,588	37,588	88.87	84	7	Matt Blumert
17. Stacle Williams	33,063	41,390	73.60	78	8	Rick Altig
18. Stanley Norris	32,923	33,442	79.75	87	8 6	Dennis lahler
19. Kyle Winebrenner	32,878	58,277	74.45	83	8	Richard Neal
20. Stephen Ross	29,540	31,672	82.97	93	4	Steve Friedlander

YTD Production

All Time Record to Beat

YTD: \$1,186,608 Net ALP Jack Kirschling

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1, Edward Orell	\$834,388	\$1,283,707	75.63	79	5	Marc Zipper
2. Vlad Basov	395,272	524,491	82.93	82	10	Larry Geneser
3. Ryan Whitley	390,342	610,170	73.94	81	14	Larry Geneser
4. Christine Hartman	326,086	548,959	76.89	85	9	Cohen-Hartman
5. Arta Bailey	318,444	389,661		74	24	Charles Scott
6. Robert Olson	289,214	323,599	77.34	81	10	Scott Smith
7. Lee Conti	274,969	297,099	77.61	86	10	Cohen-Rutt
8. Stacie Williams	268,806	357,764	73.60	78	8	Rick Aitig
9. Erik Graham	263,211	600,502	89.06	86	15	Cohen-Rutt
10. David Brister	258,015	347,826	77.55	82	8	Eric Giglione
11. Michael Knapick	246,472	385,235	77.19	08	8	Scott Smith
12. Nicholas Nitkowski	212,385	268,007	80.08	82	12	Tom Williams
13. Gary Williams	210,297	445,422	80.05	78	14	Rick Altig
14. Jeffrey Dinocento	206,388	498,900	77.12	81	8	Eric Giglione
15. Doreen Ryan-Fob	188,401	387,946	73.10	82	10	Jatoft-Foti
16. Kyle Winebrenner	183,908	309,245	74.45	83	8	Richard Neal
17. Yaroslav Bitman	183,590	365,706	85.92	86	8	Larry Geneser
18. James Isip	179,631	246,534	81.01	86	6	Cohen-Rutt
19. Roger Fung	177,482	477,295	79.17	82	11	Rick Altig
20. Rory Lee	167,878	199,327	73.89	76	- 5	Rick Altig



MGA Monthly Bonus Program 65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.ailins.com

August Bonus Qualifiers

Edward Orell	David Ragland	Brian Schaefer	Carl Boldon
\$10,614	\$2,276	\$1,508	\$825
Ryan Whitley	Kyle Winebrenner	Clifford Carroll	Wallace Robinson
\$8,375	\$2,116	\$1,453	\$711
David Brister	Christine Hartman	Michael Pritchett	Melinda-Rae Lyse
\$5,755	\$2,063	\$1,346	\$701
Vlad Basov	Jeffrey Dinocento	Gary Williams	Chris Wittenbach
\$5,325	\$1,958	\$1,271	\$648
Yaroslav Bitman	Stanley Norris	Norman Lew	Matthew Wood
\$5,130	\$1,835	\$1,224	\$513
Erik Graham	Lee Conti	Rita Bailey	Robert Dunn
\$4,629	\$1,816	\$1,217	\$409
Wilbur Smith	Roger Fung	Ted Schilling	Thomas Foley
\$2,794	\$1,655	\$1,090	\$372
Nicholas Nitkowski	Doreen Ryan-Foti	James Isip	Hans Wikle
\$2,542	\$1,633	\$1,063	\$355
Robert Olson	Allan Jennings	Norman Bartoot	John Hancock
\$2,519	\$1,572	\$997	\$309
Kelly McDonald	Stacie Williams	Timothy Gray	Laurie Gruber
\$2,404	\$1,563	\$922	\$305

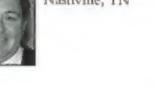
Total \$85,813



1. Michael Knapick

Semonauk, IL

2. Gary Williams Nashville, TN



3. Donald Wold Bothell, WA

August Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Michael Knapick	\$108,536	\$131,089	73.91	77	4	Scott Smith
2. Gary Williams	95,866	143,919	74.14	78	4	Rick Altig
3. Donald Wold	45,141	80,977	76.30	79	5	Rick Altig

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Gary Williams	\$663,427	\$1,196,375	74.14	78	4	Rick Altig
2. Michael Knapick	560,890	714,708	73,91	77	4	Scott Smith
3. Donald Wold	402,725	706,116	76.30	79	5	Rick Altig

Top State General Agents





Category I	egory I AUGUST PRODUCTION							TO DATE	PRODU	CTION
SGA	1 st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Larry Geneser Eric Giglione Cohen-Rutt Rick Altig	\$307,299 172,833 157,359 364,633	\$80,000 80,000 90,000 320,000	384% 216% 175% 114%	\$428,018 253,305 263,228 732,368	82 83 84 75	79.04 75.29 81.70 75.20	\$1,356,952 951,337 1,188,936 2,998,535	\$560,000 640,000 720,000 2,440,000	242% 149% 165% 123%	\$2,273,659 1,638,229 1,890,966 6,323,863





Vic Hancock & Rob Boles

Category II	AUGUST PRODUCTION							TO DATE	PRODU	CTION
SGA	1st Yr Agent	Quota	% Ol Quala	Net ALP	NG	Pers	1st Yr Agent	Gunta	% O! Canta	Net ALP
Hancock-Boles Zeidner-Cowan	\$67,859 48,547	\$60,000 60,000	113% 81%	\$104,654 81,211	82 77	78.60 81.37	\$442,527 144,692	\$310,000 480,000	143%	\$634,059 537,118





David Cohen & Steve Hartman

Category III		AUGL	YEAR TO DATE PRODUCTION							
SGA	1st Yr Apent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Cohen-Hartman Torn Williams Lisa D'Amico Richard Neal	\$66,304 47,035 38,978 33,098	\$40,000 40,000 40,000 40,000	166% 118% 92% 83%	\$117,415 64,520 60,629 61,616	86 80 83 82	80.44 74.50 74.16 74.56	\$354,638 263,431 196,187 193,290	\$320,000 320,000 320,000 390,000	111% 82%	\$747,044 619,138 424,616 356,435



Category IV		YEAR TO DATE PRODUCTION								
SGA	1st Yr Agent	Quota	10 Stoug	Net ALP	NG	Pers	1st Yr Agent	Couts	% Of Ouota	Nat ALP
Dennis Ishler William Jennings Michael Busico Bill Boyle	\$57,939 43,752 37,548 32,221	\$30,000 30,000 30,000 30,000	193% 146% 125% 107%	\$71,811 62,883 63,326 41,670	83 89 80 85	81.85 87.14 75.90	\$319,904 117,140 199,005 144,507	\$240,000 90,000 240,000 150,000	133% 130% 83% 96%	\$377,326 198,281 510,967 184,192



Category V		AUGL	IST PRO	YEAR TO DATE PRODUCTION						
SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quala	n Ol Ousts	Net ALP
Mait Blumeri	\$47,234	\$20,000	236%	\$58,089	80	77.71	\$168,618	\$160,000	105%	\$281,321
Ali Shahrak	40,865	20,000	204%	66,241	91		78,340	40,000	191%	113,866
Gary Bleier	29,736	20,000	149%	63,641	84	84.50	144,468	160,000	90%	355,245
Joseph Manone	28,966	20,000	145%	58,630	84	80.48	195,127	160,000	122%	492,750
Mike Jones	28.219	20,000	141%	49,193	80	82.44	99,198	180,000		266,966
Christopher Latond	27,651	20,000	138%	35,864	88	88.75	118,277	160,000		193,792



Category VI		YEAR	TO DATE	PRODUI	TION					
SGA	1st Yr Agent	Queta	% Of Quota	Not ALP	NG	Pers	1st Yr Agent	Qunta	or Quota	Nat ALP
Robert Smith Greg Partee	\$29,652 22,707	\$20,000	148%	\$31,037 24,662	94 81	76.21	\$46,383 121,614	\$40,000	116%	\$47,768 150,742

JANUARY

MAY

JUNE

JULY



rom the desk of Denise Bowyer National Public Relations Director

"As soon as any man says of the affairs of state, 'what does it matter to me?' the state may be given up as lost."

> Jean Jacques Виньмени

Keep the End in Mind

I have been preparing for the Upper Midwest Human Rights Campaign Dinner on Sept. 23, 2000. By default, I am this year's Dinner co-chair. What that means is simply no other volunteer wanted to take on the daunting task of hosting a dinner party for 1,100 people. By the way, I don't cook, I am not the best at details and I am a better motivator than manager. So what am I doing hosting a formal dinner party, juggling hundreds of details and managing 35 other volunteers? I'm not sure. But I am sure of this: when you believe in something enough, you find the way to accomplish what seems impossible.

The lessons I have learned are invaluable. Stephen Covey taught us "Start with the end in mind." When a small group of determined people has a clear vision and set priorities, the impossible becomes reality. This year, our goal at HRC was to grow the net revenue of the dinner, increase first time attendee participation and give past attendees a completely new experience. Our revenue is set to surpass budget by \$35,000 or 25 percent. We have enrolled over 150 first-time attendees and our design of the program, content, and entertainment has been controversial with the old-timers. 1 would measure that as success.

I share this because I believe these are the lessons of life. Whether you are hosting a dinner, building an agency, coordinating a GOTV effort or participating in credit union and other union activities, it all starts with the end in mind.

The end in mind for us is Nov. 7, 2000. What role will we each play in shaping the political face in our community? There have already been a few hurdles - things have moved a bit slower than we expected - and there will probably be a few more obstacles along the way. Keep the end in mind ... Nov. 7th, 2000. If not now, when? I guess there's always another election in four years ... and then, there's another Dinner next year.

Qualifiers

Robin Denham	\$878
Debbie Enstedt	87B
Leo VanDenBussche	878
Rona Spano	845
Jacqueline deVooght	780
Thomas Wall	780
Susan Fuldaver	715
Charles Hill	715
Linda Stadtler	715
Brandt Martin	683
Darrell Dorey	675
Wendi Rose	675
Manon Brulette	650
Sandra Johnson	650
Joseph Ward	650
Brenda DiSomma	575
Anthony Gentili	550
Richard Case	525
Vivian Unger Dwyer	525
Sheryi Salakas	525
Krissa Hensley	500
Joseph Westfall	500
Frances Yennie	400
John Wilkinson	375
Laurie Onasch	325
Becky Cutter	315
Kenneth Altizer	300
Denise Bateman	300
Elleen Hanson-Kelly	300
Cheryl Catk	288
Malka Arony	263
Erin McKee	263
Suzanne Powers	263
John Wagner	263
Bernard Wendekler	263
Larry Curtice	250
Ayanna Date	250
Kent Levine	250
Donald Spohn	220
William Verbeten	220
Jenny Williams	220
Catherine Briggle	210
Daniel Otto	210
Anat Cohen	200
Patti Morgan	200

FEBRUARY MARCH APRIL AUGUST

SEPTEMBER OCTOBER NOVEMBER DECEMBER



Total \$21,015

PR Manager



Debbie Enstedt Winnipeg, MB



Category A:



Leo VanDenBussche Winnipeg, MB

"PR work is different because you don't immediately see the rewards from your hard work. It takes several months to actually see all of your hard work pay off."



Randy Altig Kirkland, WA

Category B:



Darrell Dorey Riverview, NB

"By always working and keeping my promise to the labor movement, I build a strong trust with labor movement. Service is what creates customer loyalty and profit."



Sandra Johnson Appleton, WI

Category C:



Darrell Dorey Riverview, NB



Joseph Westfall Cincinnati, OH

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

August Production

PR Manager	No Conts	SGA
1. Debble Enstedt	13,660	Rick Altig
2. Randy Altig	10,427	Rick Altig
3. Charles Hill	3,419	Jatoft-Foti

YTD Production

PR Manager	- Nov Sambar	SGA
1. Randy Altig	79,211	Rick Altig
2. Debble Enstedt	46,651	Rick Altig
3. Malka Arony	25,768	Cohen-Hartman

Category A		No. Cards	SGA
1, Leo VanDenBu	issche	4,415	Rick Altig
2. Randy Altig		3,905	Rick Altig
3. Debbie Ensted	t	3,566	Rick Altig
4. Charles Hill		3,326	Jatoft-Foti
5. Rona Spano		3,264	Scott Smith

Category A	No Cards	SGA
1. Randy Altig	27,176	Rick Altig
2. Leo VanDenBussche	20,601	Rick Altig
3. Robin Denham	18,875	Larry Geneser
4. Wendi Rose	17,200	William Devine
5. Brenda DiSomma	16,234	Eric Giglione

Calegory 5	No Caros	\$6A	
1_ Darrell Dorey	2,625	Ramin Kouladji	
2. Sandra Johnson	2,202	Gary Bleier	
3. Jayne Schaefer	2,089	Greg Partee	
4. Linda Stadtler	2,019	Surace-Suarce	
5. Vivian Unger Dwyer	1,645	Billy Faulkner	

Cologory 6	⊃eMos€ami.s	SGA
1. Malka Arony	14,611	Cohen-Hartman
2. Linda Stadtler	9,714	Surace-Suarce
3. Laurie Onasch	9,199	Joe Manone
4. Sheryi Salakas	9,150	Lisa D'Amico
5. Sandra Johnson	8,779	Gary Bleier

Extendity C	-	No Groups	SOA
1. Darrell Dor	ey	50	Ramin Kouladji
2. Joseph We	stfall	14	Hancock-Boles
3. Richard Ca	58	13	Surace-Suarce
4. Robin Deni	ham	12	Larry Geneser
5. Sandra Joh	nnson	12	Gary Bleier

Calegory C	No. Groups	SGA
1. Darrell Dorey	223	Ramin Kouladji
2. Susan Fuldauer	85	Mark Hancock
3. Joseph Ward	79	Larry Geneser
4. Cheryl Cook	66	Dannis Ishler
5. John Wilkinson	65	Scott Smith

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have 2 PR Representatives coded and meet production requirements.

Labor Advisory Board

MONETARY DONATIONS

- Donated \$2,000 to Washington, D.C.'s Lower Eastside Tenement
- Donated \$3,000 to Washington, D.C.'s Seward Park High School Alumni Association.
- Donated \$2,500 to the Association of Flight Attendants Scholarship Fund.

Mark Hancock Agency

- Donated \$525 to the Indiana Regional Council of Carpenters Public Relations fund.
- . Donated \$175 to the U.S. Marine Corps Scholarship Fund-

Gary Bleier Agency

- Donated \$1,000 to the Teamsters Local 75 scholarship program.
- GA Kim Sprenger donated \$750 to the USWA Local 6499 scholarship program.

The Farenthold Family Agency

- Donated \$100 to the UMWA Local 1332 Strike Fund.
- Donated \$400 to the local PBS affiliate for the loc Hill Labor Day Evening special.

Larry Kudlacek Agency

- . Donated \$200 to the CWA/TSEU No. 6186 organizing drive.
- . Donated \$5,000 to the Texas AFL-CIO Scholarship Fund.

Surace-Surace Agency

- . Donated \$5,000 to the AFL-CIO golf tournament,
- Donated \$5,000 to the Cleveland Building Trades hole-in-one
- Donated \$5,000 to the Steelworkers hole-in-one event.
- Donated \$1,000 to the Stark County AFL-CIO Scholarship fund.
- Donated \$2,500 to the Ohio AFL-CIO Convention in Columbus for fireworks.

Mike Iones Agency

- . Donated \$150 hole sponsorship for the United Way/MGT golf
- · Donated \$260 to the Toledo Port Council monthly meeting.

Cohen-Rutt Agency

. Donated \$1,500 to the Arizons AFL-CIO Scholarship Fund.

Cohen-Hartman Agency

- . Donated \$1,000 to the Los Angeles Laborers 300 Scholarship
- Donated \$1,000 to the UNAC California Convention.

latoft-Foti Agency

- Donated \$1,200 to the San Francisco NAACP 77th Anniversary
- . Danated \$2,000 to the UFCW 1288 "Person of the Year" Dinner and Golf Tournament.
- . Donated \$500 to the Iton Workers Golf Tournament.
- . Donsted \$200 to the IPWU 1245 Golf Tournement.
- . Donnted \$1,000 to the United Farm Workers.
- . Donated \$2,000 to the San Francisco COPE Disper-
- Donated \$4,925 to the Central Labor Council.
- Donated \$500 to the Shop Iron Workers Local 790.
- Donated \$200 to SEIU Local 250 for its golf tournament and door.
- . Donated \$100 to the Jim Mouer Retirement Dinner.
- · Donated \$250 to the San Joaquin and Calaveres Golf Toomament.

Total

OTHER INVOLVEMENT

Manone Agency

. Made a contribution to the UFCW Local 1444 2000 Leukemia Fund Drive.

Tim Schroeder Agency

 Sponsored a hole-in-one contest in the UMWA District 22 Labor. Day Golf Tournament in East Carbon, UT.

Farenthold Family Agency

- . Donated a PalmFilot IIIce (\$485) to the New Mexico Federation of Labor COPE Convention raffle.
- Donated a PalinPilot IIIe (\$260) to the GOTV COPE raffle.

Surace-Surace Agency

· Sponsored America's Work Force, Labor Radio Show.

Mike Jones Agency

Donated a color television to the Champion Credit Union raffle.

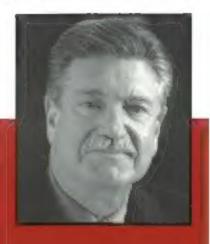
Rick Mansfield Agency

 Delivered more than \$400 of food bank supplies to IAM S-6 strikets.

"I expect to pass through life but once. If therefore, there be any kindness I can show, or any good thing I can do to any fellow being, let me do it now, and not defer or neglect it, as I shall not bass this way again."

- William Penn

The AIL Labor Advisory Board Welcomes...



"Long ago we stated the reason for labor organizations. We said that union was essential to give laborers opportunity to deal on an equality with employer."

> - United States Supreme Court

Harold A. Schaitberger General President. International Association of Fire Fighters

Harold A. Schaitberger was elected General President of the 240,000-member International Association of Fire Fighters on Aug. 2, 2000 at the IAFF's 45th biennial Convention in Chicago. He is the ninth General President in the IAFF's 82-year history and the first to be elected by acclamation.

Schaitberger began his career with the Fairfax County, VA, Fire and Rescue Department in 1966 and rose through the ranks to become the department's voungest lieutenant. Schaitberger led the drive to organize a local IAFF affiliate in the 500-member department in 1970. His efforts paid off and he was elected the first president of IAFF Local 2068,

In 1973, Schaitberger was elected president of the Virginia Professional Fire Fighters. At 27, he was the youngest president in the history of the IAFF-affiliated state association. In that post, he worked to pass Virginia's Heart/Lung Presumption statute and bills related to protecting fire fighters' pensions, safety and

Schaltberger came to the IAFF headquarters in 1976 to head the union's national political and legislative programs. He played a key role in the creation of the Public Safety Officers Benefit, in the enactment of FLSA overtime, in protecting pensions and in securing federal funds to create the IAFF Hazardous Materials Training Program. Schaitberger was subsequently chosen, in 1988, to run the dayto-day operations of the IAFF as a chief advisor to the General President.

Schaitberger is widely recognized as an expert on public employee pension issues, He has served as legislative counsel to the National Conference on Public Employee Retirement Systems and was a co-founder and vice president of the Public Safety Employees Pension and Benefits Conference,

A native of Washington, D.C., General President Schaitberger currently resides in Maryland.

Dear AlL:

In response to your letter, thank you. I accept your invitation to serve on the Labor Advisory Board of American Income Life Insurance Company as a member.

A note of thanks from Mr. Schaitberger

I look forward to serving on the AIL Labor Advisory Board.

In Solidarity.

Harres a Schartlerge Harold A. Schaitberger General President-Elect

St. Thomas Island

Splash
A little
Color
into your life

This lizard-shaped island has a rambunctious past peppered with the exploits of men named after their facial hair. You'd think the stomping ground of Blackbeard and the mythical Bluebeard would be the last place to turn into the quintessential American beach suburb. But a fine port is a fine port whether you're unloading booty or cruise ship passengers. St. Thomas is well developed – but it's also strikingly pretty, thanks to a spine of hills with forested ridges separating bays and coves. Between the 40 beaches fringing the island, the beautiful turquoise-blue ocean waters and the dazzling sunrises and sunsets, you'll see the entire spectrum of colors in St. Thomas.

American Income Life

Convention 2001, April 23-27



Fine Dining

Snorkeling

Museums

Shopping

Golf